

IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
WICHITA FALLS DIVISION

BILLY KENDALL WILLIAMS & AUDRIE MAE WILLIAMS

CASE NO. 09-70412-HDH-13

AKA1:
DBA1:
SS#1: xxx-xx- 6726

AKA2:
DBA2:
SS#2: xxx-xx- 7867

REPORT OF 341 MEETING

I. 341 MEETING REPORT:

A. Orig. Date: 9/24/2009 Orig. Time: 11:00 AM Reset Date: Reset Time:
B. Meeting Results: Adjourned
C. Debtor(s): Debtor 1 Appeared Debtor 2 Appeared
D. Attorney for Debtor(s): Appeared
E. Creditor Appearance: None
F. Amount Paid to the Trustee as of 9/25/2009 \$270.00 First Payment Due Date: 9/18/2009

G. File Trustee's Motion to Dismiss because

H. B22C Information: B22C Form is: Complete

Budgeted Income: \$1,940.00 Expense: \$1,670.00 Surplus: \$270.00
Plan Payment: \$270.00 Monthly Plan Term(Months): 36

I. Value of Non-Exempt Property: \$50.00 Proposed Amount to Unsecured Creditors: \$0.00

Objection to Exemption of: (a)(9) used to exempt 3 vehicles for 2 people & a vehicle with no equity

Repeat Filing (If case dismissed, it should be with prejudice) Previous Case Numbers:

Object to Invoke Stay Pleading

Case Converted from Chapter 7, Bar Date Set: 12/23/2009 Date Converted from Chapter 7:

J. Required Information: Good

K. Business Information:

L. Object to Confirmation: Yes

Exemptions: (a)(9) used to exempt 3 vehicles for 2 people

Exemptions: (a)(9) used to exempt a vehicle with no equity

Debt servicing 3rd vehicle at expense of u/s creditors

M. Financial Management Class: Debtor 1 Appeared Debtor 2 Appeared

N. Eligibility:

Certificate of Credit Counseling Filed: Both Debtor 1 and Debtor 2

Credit Counseling Provider Approved: Yes

Debt Limits Exceeded (Secured-\$1,010,650; Unsecured-\$336,900): No

O. Domestic Support Obligation: \$0.00 Current: Arrears: \$0.00

Affidavit and Disclosure of Domestic Support Obligations Received: Yes

P. Remarks: Questions

-Exempting 3 vehicles for 2 people.

In case one broke down, they are not new cars.

-Exempting a vehicle that has no equity.

-Remove 95 DeVille from Schedule C and we will have no objection to exemptions.

-Sch I fails to include all income

-Where are other deposits for acct:9931 coming from? \$4,180 from 2/1-7/8/09.

Gambling winnings

-What was other income in 06-08 tax returns?

-\$34,500 - \$79,620 per year?

Gambling

-Mr. or Mrs. employed?

No neither one.

-What is relationship to Cleta Williams listed on Mr Williams bank account?

Deceased mother, was SS purposes.

-3 vehicles for 2 people of which 95 Deville is debt serviced.

-Why are 3 vehicles necessary for plan?

In case one brakes down

Objections

-Exemptions: (a)(9) used to exempt 3 vehicles for 2 people

-Exemptions: (a)(9) used to exempt a vehicle with no equity

-Debt servicing 3rd vehicle at expense of u/s creditors

Dated: 9/24/2009

/s/ Walter O'Cheskey

Standing Bankruptcy Trustee

By: Brent Hagan

Case Number:	09-70412 Page 3 of 4				
Debtor:	Williams				
Attorney:	MJW				
Presiding Officer:	Brent Hagan				
Calculation Date:	9/23/2009 13:15				
Domestic Support Input name from Plan	Arrears Enter amount from Plan	Int. Rate Enter from Plan	Term Per Plan	Calculated Monthly Payment	Total Pmt. Per Term of Plan
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
Secured Creditor/Collateral Input name from Plan	Value/Claim Amount Enter amount from Plan	Int. Rate Enter from Plan	Term Per Plan	Calculated Monthly Payment	Total Pmt. Per Term of Plan
Citifinancial	\$2,590.00	10.00%	25	\$115.20	\$2,879.89
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
Priority Creditor Input name from Plan	Value/Claim Amount Enter amount from Plan		Term Per Plan	Calculated Monthly Payment	Total Pmt. Per Term of Plan
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
Attorney Fees Paid Through the Plan	\$2,719.00				\$2,719.00
Noticing Fees	\$90.24				\$90.24
Clerk Filing Fees	\$0.00				\$0.00
Hardacre Minimum	\$0.00				
Chapter 7 Minimum (Gross)	\$50.00				
Less Trustee Fees	\$5.00				
Less Attorney Fees	\$2,719.00				
Less Noticing Fees	\$90.24				
Less Clerk Filing Fees	\$0.00				
Less Scheduled Priority Claims	\$0.00				
Less Other (Explain Below)	\$0.00				
Chapter 7 Minimum (Net)	\$0.00				
Total Scheduled General Unsecured Claims (Limits Greater of Hardacre or Chapter 7 Minimum)					\$28,034.13
Calculated Base (Admin, Secured, Priority, DSO, Lower of Minimum or Sched U/S & Trustee Fee)					\$6,311.23
Debtor Plan Base (Monthly Payment X Term)					\$9,720.00
Surplus (Debtor Plan Base - Calculated Base)					<u><u>\$3,408.77</u></u>

Comments:

Case Number:	0
Debtor:	0
Attorney:	0
Presiding Officer:	0
Calculation Date:	9/23/2009 13:15

Schedule I Gross Income		\$0.00
Less Line 57 B22C		\$0.00
Adjustments (Enter as positive to add, negative to subtract)		
Adjustment out		\$0.00
Month Disposable Income Available		\$0.00
Multiplier		60
Minimum to Unsecureds		\$0.00

Comments: